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PATENT  
Attorney Docket No.: 020375-043700US

TOWNSEND and TOWNSEND and CREW LLP

By: /Nina L. McNeill/  
Nina L. McNeill

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Justin Monk

Application No.: 10/694,924

Filed: October 27, 2003

For: METHODS AND SYSTEMS FOR  
MANAGING INTEGRATED CREDIT  
AND STORED-VALUE PROGRAMS

Customer No.: 20350

Confirmation No. 5090

Examiner: Shumate, Paul W.

Technology Center/Art Unit: 3693

**AMENDMENT UNDER 37 CFR 1.116**  
**EXPEDITED PROCEDURE**  
**EXAMINING GROUP 3693**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed May 29, 2008, please enter the following  
amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this  
paper.

**Remarks** begin on page 6 of this paper.